



323 5TH STREET
EUREKA, CA 95501

(800) 603-0836
Para Español, Ext. 2660 or 2643
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS# 5985
Branch Office NMLS# 9785

Friday, October 7, 2022

KENNETH & SHIRLEY NELSON
C/O ACADEMY HOME SERVICE
8889 W OLYMPIC BLVD STE 200
BEVERLY HILLS, CA 90211

RE: Application Incomplete – Items Needed

Loan#: 0000280591

Property Address: 5021 PAULA STREET HOUSTON, TX 77033

YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT SUCH A DEBT AS YOUR PERSONAL LIABILITY, BUT IS INSTEAD A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.

Para información en español llame al (800) 603-0836 ext 2660 / 2643

Please be advised that SN Servicing Corporation is the servicing agent for SCIG SERIES III TRUST, who is the current holder of the above Note and SN Servicing is servicing this debt on its behalf.

Thank you for submitting your request for mortgage assistance; we received your loss mitigation application. You may be entitled to specific foreclosure avoidance protections and additional protections under State and/or Federal law, including provisions to stay any foreclosure actions, where applicable.

We have determined your loss mitigation application is incomplete and action on your part is required.

To fairly review your case for loss mitigation, we are in need of the following items:

- ☐ Completed SN Servicing Loss Mitigation Application
 - ☐ Completed/Signed "Affidavit of Financial Hardship" (INCLUDED), with hardship circumstances explained.
 - ☒ Completed "Financial Analysis Worksheet", A/K/A: FAW
- Is \$650/mo really the minimum monthly payment for credit cards?
- ☒ Copies of the last 2 months pay stubs for all borrowers or contributor(s). If you are unemployed, include unemployment reward letter. If you receive a pension, disability or Social Security income, alimony and/or child support, include official documentation of same. If you have rental income, include a copy of the rental agreement(s).
 - No proof of Social Security Income provided for the 2 grandchildren; co-borrower states receives \$2,293.00/mo SSI, however, the award letter she provided states a gross of \$314.46/mo
 - No proof of pension income for co-borrower provided; application states \$905.00/mo
 - Need 2 full months paystubs for contributor – only 1 paystub sent
 - Need to know exact amount contributor is contributing; borrower states \$600/mo on app. contributor states \$400/mo on letter.
 - Need copy of Social Security Card for contributor – not sent
 - ☐ If you are self-employed: include (1) a copy of the most recent Federal Tax Return for your business, (2) past 6 month's profit and loss statements, and (3) the past 6 month's business bank account statements, include all pages.
 - ☐ Copy of current homeowner's insurance policy (HOI) or an estimate for coverage if you do not currently have homeowner's insurance.
 - ☐ Copy of most recent property tax bill.
 - ☒ Amount offering for Good Faith Payment; this is a required by the investor if terms are able to be offered for modification.

Please submit the above information immediately. If all required documents are not received by 10/10/22, your loss mitigation request will be denied and foreclosure proceedings may continue. If you have questions or need more time to provide the requested documents, please contact us immediately at 800-603-0836.

Our goal is to provide you with mortgage assistance, subject to applicable law and contractual requirements. We will notify you of our decision in writing within 30 calendar days of receiving your **complete** package. **Be advised** credit reporting will be based on the status of the contractual status of your account, where applicable. Depending on the timing of when the necessary information or documentation is received, there is no guarantee of an evaluation for a workout option and suspension of foreclosure proceedings.

You should also consider contacting servicers of any other mortgage loans secured by the same property to discuss available loss mitigation options.

We are here to help you during this challenging time. Your asset manager is Dani Coe and is available toll free by calling 800-603-0836 ext 2651 Monday through Friday from 8:00 am to 5:00 pm PST.

Other assistance resources are available to you:

- For help exploring your options, the Federal Government provides contact information for housing counselors, which you can access by contacting Consumer Financial Protection Bureau toll-free nationwide number (855) 411-2372 or online at www.consumerfinance.gov/mortgagehelp
- Comprehensive foreclosure avoidance assistance is available 24 hours a day at HOPE NOW toll-free nationwide number (888) 995-HOPE (4673)
- For your information, HUD-approved housing counseling agencies cannot charge you to help you explore your options. You may arrange an appointment with a HUD-approved housing counselor by calling the HUD toll-free nationwide number (800) 569-4287 or TDD (800) 877-8339 or online at www.hud.gov
- If you are a Service member or dependent, or both, you may request relief under the Service members Civil Relief Act (SCRA). For more information, contact Military OneSource toll-free number nationwide number (800) 342-9647.

Respectfully,

Dani Coe
SN Servicing Corporation
323 5th Street
Eureka, CA 95501
(800) 603-0836 ext. 2651

SN Servicing Corporation is a Licensed Mortgage Servicer with the North Carolina Commissioner of Banks (NCCOB), license number S-146081.

For Colorado residents - SN Servicing Corporation may also be contacted at the following address or phone number during normal business hours: Colorado Manager, Inc. 80 Garden Center, Suite 3, Broomfield, CO 80020, 303-920-4763 office or 303-920-4767 fax.



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Friday, September 9, 2022

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- ☐ Completed "Affidavit of Financial Hardship" (INCLUDED), with hardship circumstances explained.
- ☒ Completed "Financial Analysis Worksheet", A/K/A: FAW
- Need minimum payment amounts for monthly expenses; amounts written in are very high, some appear to be annual cost
- ☒ Copies of the last 2 months pay stubs for all borrowers. If you are unemployed, include unemployment reward letter.
- If you receive a pension, disability or Social Security income, alimony and/or child support, include official documentation of same. If you have rental income, include a copy of the rental agreement(s).
- Need 2022 Social Security award letters for ALL social security income reported.
- Need letter regarding pension income reported.
- Need proof of "Other" income reported.
- Need signed Letter of Contribution from contributor.
- Need copy of copy of driver's license and social security card for contributor.
- Need to know contributor will assume responsibility of note repayment as will this will be requirement.
- ☐ If you are self-employed: include (1) a copy of the most recent Federal Tax Return for your business, (2) past 6 month's profit and loss statements, and (3) the past 6 month's business bank account statements, include all pages.
- ☐ Copy of current homeowner's insurance policy (HOI) or an estimate for coverage if you do not currently have homeowner's insurance.
- ☐ Copy of most recent property tax bill.
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